

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	§	
	§	
Claude T. Heale	§	Case No. 15-00887
Georgia L. Nordwall	§	
	§	
Debtors	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 01/13/2015 . The undersigned trustee was appointed on 01/13/2015 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 12,844.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	37.12
Bank service fees	206.80
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00
Leaving a balance on hand of ¹	\$ 12,600.08

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 05/13/2015 and the deadline for filing governmental claims was 07/13/2015 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 2,034.40 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 2,034.40 , for a total compensation of \$ 2,034.40 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 4.26 , for total expenses of \$ 4.26 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 05/06/2016 By: /s/Zane L. Zielinski
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit A

Case No:	15-00887	BWB	Judge:	Bruce W. Black	Trustee Name:	Zane L. Zielinski
Case Name:	Claude T. Heale				Date Filed (f) or Converted (c):	01/13/2015 (f)
	Georgia L. Nordwall				341(a) Meeting Date:	02/09/2015
For Period Ending:	05/06/2016				Claims Bar Date:	05/13/2015

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 483 Sycamore St., New Lenox, IL	167,000.00	0.00		0.00	FA
2. Cash On Hand	25.00	0.00		0.00	FA
3. 5/3rd Bank Checking Account	75.00	0.00		0.00	FA
4. Numark Credit Union Checking Account	72.00	0.00		0.00	FA
5. Checking Account at TCF Bank	100.00	0.00		0.00	FA
6. JP Morgan Chase Account	311.00	0.00		0.00	FA
7. Household goods and furnishings, including audio, video, and	350.00	0.00		0.00	FA
8. Books, pictures and other art objects, antiques, stamp, coin	200.00	0.00		0.00	FA
9. Wearing Apparel	375.00	0.00		0.00	FA
10. Costume Jewelry	50.00	0.00		0.00	FA
11. Hobby equipment	900.00	0.00		0.00	FA
12. Life Insurance with Prudential	2,358.00	0.00		0.00	FA
13. Life Insurance with Prudential	2,802.00	0.00		0.00	FA
14. 401(k)	13,174.00	0.00		0.00	FA
15. One Share of Gas Stock	0.00	0.00		0.00	FA
16. 1.499 shres of Johnson Control Stock	74.00	0.00		0.00	FA
17. 170 Shares of Caterillar Stock	17,000.00	12,844.00		12,844.00	FA
18. 4.18 Shares One Oak, Div. Rein Stock	233.00	0.00		0.00	FA
19. 4.2 Shares Caterillar Reinv. Div. Stock	450.00	0.00		0.00	FA
20. Precise Bookkeeping Business	0.00	0.00		0.00	FA
21. 2001 Dodge Dakota	1,300.00	0.00		0.00	FA
22. 2001 Ford Mustang	1,300.00	0.00		0.00	FA
23. 2005 Chrysler Sebring W/ 101K Mile	1,300.00	0.00		0.00	FA
24. Office equipment, Furnishings, and Supplies	300.00	0.00		0.00	FA

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Exhibit A

Case No:	15-00887	BWB	Judge:	Bruce W. Black	Trustee Name:	Zane L. Zielinski
Case Name:	Claude T. Heale				Date Filed (f) or Converted (c):	01/13/2015 (f)
	Georgia L. Nordwall				341(a) Meeting Date:	02/09/2015
For Period Ending:	05/06/2016				Claims Bar Date:	05/13/2015

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	FA

			Gross Value of Remaining Assets	
TOTALS (Excluding Unknown Values)	\$209,749.00	\$12,844.00	\$12,844.00	\$0.00
			(Total Dollar Amount in Column 6)	

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

The Trustee is preparing tax returns.

RE PROP #	1	--	Primary residence: 483 Sycamore St., New Lenox, IL 60451 (MA)
RE PROP #	3	--	Checking Account @ 5/3 Bank
RE PROP #	4	--	Checking Account @ Numark Credit Union
RE PROP #	5	--	Checking Account W/ Tcf Bank
RE PROP #	6	--	Savings Account at JP Morgan Chase Bank
RE PROP #	7	--	Misc. Household Goods And Furnishings
RE PROP #	8	--	Misc. Books, Cds, & Dvds
RE PROP #	10	--	Misc. Costume Jewelry
RE PROP #	11	--	Misc. Hobby Equipment
RE PROP #	12	--	Life Insurance Policy W/ Prudential Loan Of \$3566
RE PROP #	13	--	Life Insurance Policy W/ Prudential Loan Of \$6175
RE PROP #	14	--	401(k)
RE PROP #	15	--	1 Share Of One Gas Stock
RE PROP #	16	--	1.499 Shares Of Johnson Controls Stock
RE PROP #	17	--	170 Shares Caterpillar, Inc.
RE PROP #	18	--	4.18 Shares One Oak, Div. Rein Stock
RE PROP #	19	--	4.2 Shares Caterpillar Reinv. Div. Stock
RE PROP #	20	--	Precise bookkeeping (business debts approx \$35,000.00 of corp.)
RE PROP #	21	--	2001 Dodge Dakota W/ 99500 Miles (Rust & Collision Damage);
RE PROP #	22	--	2001 Ford Mustang W/161000 Miles (Needs Work & Tires); Undri
RE PROP #	23	--	2005 Chrysler Sebring W/ 101K Miles (Needs Work & Tires) Und
RE PROP #	24	--	Misc. Office Equipment; File Cabinets, Computers

Initial Projected Date of Final Report (TFR): 12/01/2015

Current Projected Date of Final Report (TFR): 12/01/2015

Exhibit A

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FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-00887
Case Name: Claude T. Heale
Georgia L. Nordwall

Trustee Name: Zane L. Zielinski
Bank Name: Associated Bank
Account Number/CD#: XXXXXX4347
Checking

Exhibit B

Taxpayer ID No: XX-XXX1871
For Period Ending: 05/06/2016

Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
07/14/15		Transfer from Acct # xxxxxx5011	Transfer of Funds	9999-000	\$12,778.08		\$12,778.08
08/07/15		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$11.03	\$12,767.05
09/08/15		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$18.98	\$12,748.07
10/07/15		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$18.34	\$12,729.73
11/06/15		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$18.93	\$12,710.80
12/07/15		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$18.29	\$12,692.51
01/08/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$18.87	\$12,673.64
02/05/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$18.84	\$12,654.80
02/29/16	5001	Arthur B. Levine Company Maria Sponza Adams-Levine 60 East 42nd Street, Room 965 New York, New York 10165	Bond Payment	2300-000		\$12.12	\$12,642.68
03/05/16	5002	Illinois Department of Revenue PO Box 19053 Springfield, IL 62794-9053	Tax Payment	2820-000		\$25.00	\$12,617.68
03/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$17.60	\$12,600.08

COLUMN TOTALS

\$12,778.08

\$178.00

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Less: Bank Transfers/CDS	\$12,778.00	\$0.00
Subtotal	\$0.00	\$178.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$0.00	\$178.00

Exhibit B

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-00887

Trustee Name: Zane L. Zielinski

Case Name: Claude T. Heale

Bank Name: The Bank of New York Mellon

Georgia L. Nordwall

Account Number/CD#: XXXXXX5011

Checking

Taxpayer ID No: XX-XXX1871

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 05/06/2016

Separate Bond (if applicable):

Exhibit B

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
03/26/15	17	Claude T. Heale and Georgia L Nordwall-Heale 483 Sycamore Street New Lenox, IL 60451	Purchase of Stocks	1129-000	\$12,844.00		\$12,844.00
04/07/15		The Bank of New York Mellon	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$12,834.00
05/07/15		The Bank of New York Mellon	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$18.46	\$12,815.54
06/05/15		The Bank of New York Mellon	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$19.05	\$12,796.49
07/07/15		The Bank of New York Mellon	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$18.41	\$12,778.08
07/14/15		Transfer to Acct # xxxxxx4347	Transfer of Funds	9999-000		\$12,778.08	\$0.00

COLUMN TOTALS	\$12,844.00	\$12,844.00
Less: Bank Transfers/CD's	\$0.00	\$12,778.08
Subtotal	\$12,844.00	\$65.92
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$12,844.00	\$65.92

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET		ACCOUNT
	NET DEPOSITS	DISBURSEMENTS	BALANCE
XXXXXX4347 - Checking	\$0.00	\$178.00	\$12,600.08
XXXXXX5011 - Checking	\$12,844.00	\$65.92	\$0.00
	-----	-----	-----
	\$12,844.00	\$243.92	\$12,600.08
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$12,844.00		
Total Gross Receipts:	\$12,844.00		

ANALYSIS OF CLAIMS REGISTER

Case Number: 15-00887

Date: May 6, 2016

Debtor Name: Claude T. Heale

Claims Bar Date: 5/13/2015

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Zane L. Zielinski 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Administrative		\$0.00	\$2,034.40	\$2,034.40
100 2200	Zane L. Zielinski 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Administrative		\$0.00	\$4.26	\$4.26
A 100 2820	Illinois Department of Revenue PO Box 19053 Springfield, IL 62794-9053	Administrative	2015 Illinois State Income Tax charge.	\$0.00	\$25.00	\$25.00
100 3320	Alan D. Lasko & Associates P.C. 205 West Randolph Street Suite 1150 Chicago, Illinois 60606	Administrative		\$0.00	\$14.95	\$14.95
100 3410	Alan D. Lasko & Associates P.C. 205 West Randolph Street Suite 1150 Chicago, Illinois 60606	Administrative		\$0.00	\$1,516.40	\$1,516.40
1 300 7100	Silver Cross Hospital C/O Steven Plato Troy Its Attorney 116 North Chicago Street Suite 202 Joliet, Illinois 60432	Unsecured		\$55,311.17	\$56,632.17	\$56,632.17
2 300 7100	Capital One Bank (Usa), N.A. Po Box 71083 Charlotte, Nc 28272-1083	Unsecured		\$7,392.00	\$7,687.05	\$7,687.05
Case Totals				\$62,703.17	\$67,914.23	\$67,914.23

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-00887

Case Name: Claude T. Heale

Georgia L. Nordwall

Trustee Name: Zane L. Zielinski

Balance on hand \$ 12,600.08

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Zane L. Zielinski	\$ 2,034.40	\$ 0.00	\$ 2,034.40
Trustee Expenses: Zane L. Zielinski	\$ 4.26	\$ 0.00	\$ 4.26
Accountant for Trustee Expenses: Alan D. Lasko & Associates P.C.	\$ 14.95	\$ 0.00	\$ 14.95
Other: Alan D. Lasko & Associates P.C.	\$ 1,516.40	\$ 0.00	\$ 1,516.40
Other: Illinois Department of Revenue	\$ 25.00	\$ 25.00	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 3,570.01

Remaining Balance \$ 9,030.07

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 64,319.22 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 14.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Silver Cross Hospital	\$ 56,632.17	\$ 0.00	\$ 7,950.85
2	Capital One Bank (Usa), N.A.	\$ 7,687.05	\$ 0.00	\$ 1,079.22

Total to be paid to timely general unsecured creditors \$ 9,030.07

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE